



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson-Quah
Serial No. : 09/513,440
Filed : February 25, 2000
Title of Invention : SYSTEM FOR REDUCING RISK IN PAYMENT-BASED
TRANSACTIONS WHEREIN A RISK FILTER ROUTINE
RETURNS INSTRUCTIONS AUTHORIZING PAYMENT TO
A PAYMENT QUEUE FOR LATER RE-EVALUATION
Examiner : Frantzy Poinvil
Group Art Unit : 3628
Attorney Docket : 126-001USA000

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED NOVEMBER 29, 2005

Sir:

In response to the Office Action mailed in the present Application on November 29, 2005, Applicant submits the following amendments to the same: